

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Chris Carmichael, et al. Art Unit: 2876
Serial No.: 09/493,756 Examiner: Jared Fureman
Filed : January 28, 2000
Title : MULTI-APPLICATION SMART CARD WITH CURRENCY EXCHANGE,
LOCATION TRACKING, AND PERSONAL IDENTIFICATION
CAPABILITES

Mail Stop Petitions
Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

In response to the Office action mailed June 20, 2002,
please amend the application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 14 of this paper.